

FormCACB 105 (AO:finmgtnotice)  
(10/05 Rev. 12/2024)

**WARNING: YOU WILL NOT RECEIVE A DISCHARGE UNLESS YOU TAKE THE REQUIRED PERSONAL FINANCIAL MANAGEMENT COURSE AFTER YOU FILE BANKRUPTCY AND YOU OR YOUR COURSE PROVIDER FILE THE DEBTOR'S CERTIFICATION OF COMPLETION OF THE COURSE CERTIFYING THAT YOU COMPLETED THIS COURSE.**

**ADVERTENCIA: NO RECIBIRÁ UNA DESCARGA DE BANCARROTA A MENOS QUE TOME EL CURSO REQUERIDO DE ADMINISTRACIÓN DE FINANZAS PERSONALES DESPUES DE PRESENTAR SU BANCARROTA Y USTED O SU PROVEEDOR ARCHIVE LA CERTIFICACIÓN DE FINALIZACIÓN DE CURSO O USTED PRESENTE EL CERTIFICADO QUE HA CUMPLIDO CON ESTE CURSO.**

**United States Bankruptcy Court  
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**NOTICE OF REQUIREMENT TO FILE A  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

**DEBTOR(S) INFORMATION:**

Raul Ramirez  
**SSN:** xxx-xx-2258  
**EIN:** N/A

10972 Admirals Bay St  
Victorville, CA 92392-4819

**BANKRUPTCY NO.**

6:24-bk-15947-RB  
**CHAPTER 7**

Notice is given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor must complete and file the Certification About a Financial Management Course\* as described in 11 U.S.C. § 111 unless the course provider has already notified the court of the debtor's completion of the course. To view a list of approved providers of Personal Financial Management Instructional Course, go to [http://www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm).

Debtor(s) and/or debtor's attorney is/are notified that a Certification About a Financial Management Course must be filed by debtor before a discharge can be entered unless the course provider has already notified the court of the debtor's completion of the course. Debtor and/or debtor's attorney is notified that the debtor must file a Certificate of Completion for a Course on Personal Financial Management within 60 days after the first date set for the meeting of creditors under § 341 unless the course provider has already notified the court of the debtor's completion of the course. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the Certification About a Financial Management Course, the debtor must pay the full reopening fee due for filing the motion.

This is **not** the same form as the Certificate of Credit Counseling that you may have filed at the beginning of your case. This is a **different certificate**.

BY THE COURT,

**Kathleen J. Campbell**  
Clerk of Court

Dated: December 24, 2024

\*NOTE: A Certification About a Financial Management Course must be filed by every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case. If a joint petition is filed, each spouse must complete and file a separate certification. See Fed.R.Bank.P.1007(b).